

**REMARKS**

Favorable reconsideration of this application, in light of the preceding amendments and following remarks, is respectfully requested.

Claims 1-13 and 15-20 are pending in this application.

**Interview Summary Response**

Applicants wish to thank the Examiner for his time during the telephonic interview of May 12, 2011. Applicants submit the following discussion to provide a complete record of the issues discussed during the Examiner Interview.

Generally, Applicants and the Examiner discussed amendments that would overcome the current rejections of independent claim 1.

While applicants do not necessarily agree with the Examiner, during the phone interview Applicants proposed amending claim 1 to substantially recite, inter alia, "recording, as a result of accessing the financial account through the communication link and a certain criterion being met" in combination with **"wherein the certain criterion is based on an amount of money associated with the financial account exceeding a selected amount."** The Examiner agreed that in Shimada that only criteria to start a conversation is that an attendant is available.

The Examiner agreed that such an amendment clarifies the basis of the recoding step as recited in the claims and overcomes the art. In accordance with this agreement, Applicants have amended independent claims 1, 16 and 19.

**Rejections under 35 U.S.C. § 103**

Claims 1-2, 8, 14-16 and 18-20 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Shimada et al. (US Patent No. 6,396,919) in view of Morely Jr. (US Patent No. 4,916,726). Applicants respectfully traverse this rejection for the reasons detailed below.

As stated above, Applicants have amended the independent claims in accordance with the above-mentioned agreement. Additionally, Applicants assert that the dependent claims are allowable at least for depending on an allowable base claim. Therefore, Applicants submit that this rejection is rendered moot.

Claims 3-7, 9-12 and 17 are rejected under 35 U.S.C. § 103(as being unpatentable over Shimada et al. (US Patent No. 6,396,919), as applied to claim 1 above, and further in view of Morely Jr. (US Patent No. 4,916,726), DeMartin et al. (US Patent No. 6,226,672), Kelley et al. (US Patent No. 6,047,292), Dockes et al. (US Patent No. 5,974,004), Akagiri (US Patent No., 5,491,481), and Cannon et al. (US Patent No. 6,430,270). Applicants respectfully traverse this rejection for the reasons detailed below.

As stated above, Applicants have amended the independent claims in accordance with the above-mentioned agreement. Additionally, Applicants assert that the dependent claims are allowable at least for depending on an allowable base claim. Therefore, Applicants submit that this rejection is rendered moot.

**CONCLUSION**

In view of the above remarks and amendments, the Applicants respectfully submit that each of the pending objections and rejections has been addressed and overcome, placing the present application in condition for allowance. A notice to that effect is respectfully requested. If the Examiner believes that personal communication will expedite prosecution of this application, the Examiner is invited to contact the undersigned.

Should there be any outstanding matters that need to be resolved in the present application, the Examiner is respectfully requested to contact the undersigned, at the telephone number of the undersigned below.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 08-0750 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

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By

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